

Insurance Dedicated to Protecting OMS



Comprehensive liability protection

Strong, effective claims defense

*Resources designed exclusively
for the OMS practice*

OMSNIC
DEFENDING THE SPECIALTY



Comprehensive OMS Practice Protection and Support

The OMSGuard® Medical Liability Policy, Designed for You

OMSGuard is claims-made medical liability insurance designed to protect the unique practice of oral and maxillofacial surgery. The OMSGuard Medical Professional Liability Policy offers flexibility while providing comprehensive coverage:

- New to practice policy discounts for the first 4 years.
- 5% policy discount for completion of the OMS Patient Safety and Risk Management Seminar.
- Loss-free discount up to 20% after three years in the program.
- Reduced pricing for part-time practice.
- Free tail coverage upon death, disability or retirement.
- Additional coverages included at no extra cost: cyber liability, personal umbrella, travel assistance, accidental death and dismemberment.
- Where the law allows, we will not settle a claim without your consent.



OMSNIC Claims Defense, Forceful and Effective

Over the past 30 years, no other insurance company has come close to matching OMSNIC's success in defending OMS malpractice claims, with 94% favorable outcomes. OMSNIC defense counsel are carefully chosen and receive specialized training in OMS clinical procedures, claim trends and medical issues specific to oral and maxillofacial surgery.

OMSNIC member claims are overseen by practicing OMS who understand complex treatment decisions, unlike other insurance companies who don't view the OMS practice from a peer perspective. OMSNIC will not settle a claim without your consent.

94% Favorable Outcomes
OMS Claims Defended

The OMSCap® Plan, Your Share of the Profits

At OMSNIC, paying your insurance bill is actually an investment. As a risk retention group, OMSNIC is owned by our insured oral and maxillofacial surgeons, who purchase preferred stock upon joining the company. This initial capital contribution establishes your OMSCap Plan account and entitles you to your share of OMSNIC retained profits upon retirement. Over the past 10 years, the OMSCap share price has seen an average annual increase of 10.7%.*

Ownership also gives you a voice at OMSNIC, in contrast to general malpractice insurers whose business interests do not align with those of the OMS community. OMSNIC members regularly participate in advisory committees that influence the direction of the company.

**Past performance is no guarantee of future results.*



10.7% Average Annual
Share Price Increase
Past 10 Years*

Resources to Keep Your Patients and Practice Safe

The OMS Guardian

OMSNIC's quarterly publication features articles on patient safety and risk management by practicing oral and maxillofacial surgeons, lawyers, and insurance experts, as well as regular updates about the company's finances and management.

Drawing from OMSNIC's exclusive claims database, the OMS Guardian presents valuable insights and guidance that helps protect your practice from lawsuits. The Closed Claim Summary is especially noteworthy, and a favorite of our readership. This regular column provides a fascinating and informative look at the origin, details and resolution of real claims against OMS.



OMSNIC Online Courses and Live Seminars

OMSNIC educational content is created specifically for oral and maxillofacial surgeons and presented by experts in clinical practice, risk management, insurance, law and other pertinent fields. Online courses are available for the entire OMS practice team, including staff. Sign up on omsnic.com to access the online course library.

Collaborative live seminars are held regionally throughout the year. View the calendar and course details on our website. Earn CE credits and insurance premium discounts for both online courses and live seminars. OMSNIC is an ADA CERP Recognized Provider.



Assistance for the OMS Practice Team

Download Consent Forms for OMS Procedures

A comprehensive selection of patient consent forms and other useful clinical documents are available for download on our website. If you can't find what you need, contact us for assistance.

Subscribe to OMSNIC Email

Sign up to receive email alerts, updates and safety recommendations, as well as details about new online courses and registering for live seminars in your area.



OMSNIC is Owned and Operated by OMS



*James Q. Swift DDS, FACS
Chair, OMSNIC Board of Directors*

OMSNIC Protecting Our Own

OMSNIC is the leader in malpractice insurance for oral and maxillofacial surgeons, protecting 85% of eligible OMS nationwide. OMSNIC is wholly-owned by our insured OMS, and only insures the specialty of oral and maxillofacial surgery. Practicing OMS oversee member claims and participate in resource development, education and corporate governance.

The Origins of OMSNIC

The medical malpractice cost crisis in the 1980s prompted the American Association of Oral and Maxillofacial Surgeons to form a risk retention group to protect the practices of its members long term. In 1987, the AAOMS House of Delegates approved the concept and the company began operations.

Committed to OMS Resident Education

OMSNIC provides valuable training and education resources used by resident programs around the country. These include the Resident Surgical Log, the OMSNICase program, and online courses designed specifically for OMS residents.



OMSNIC is Rated "A" (Excellent) by AM Best Company

The OMSNIC Insurance Agent Network

Our nationwide team of independent insurance agents is a valuable business resource available to OMSNIC members. OMSNIC agents specialize in serving the needs of the OMS practice. They design custom insurance programs that can reduce practice costs while providing comprehensive protection. Consult your OMSNIC agent for advice about managing all your insurance needs, including business owners policies, workers comp, employee benefits and personal insurance.

To find your OMSNIC agent call 800-522-6670 or visit omsnic.com



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